

<b>Information to identify the case:</b>			
Debtor 1:	<b>Johnny Sanchez</b>		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		
Case number:	17-25840-VFP		
	Social Security number or ITIN:	xxx-xx-5696	
	EIN:	--_-----	
	Social Security number or ITIN:	-----	
	EIN:	--_-----	
	Date case filed in chapter:	13	8/4/17
	Date case converted to chapter:	7	11/10/21

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Johnny Sanchez	
2. All other names used in the last 8 years		
3. Address	629 Meadow Street Roselle, NJ 07203	
4. Debtor's attorney Name and address	David G. Beslow Goldman & Beslow, LLC 7 Glenwood Avenue Suite 311B East Orange, NJ 07017	Contact phone 973-677-9000 Email: yrodriguez@goldmanlaw.org
5. Bankruptcy trustee Name and address	Jeffrey Thomas Testa McCarter & English, LLP McCarter & English Four Gateway Center 100 Mulberry Street Newark, NJ 07102	Contact phone (973) 639-7939

For more information, see page 2 >



Debtor **Johnny Sanchez**

Case number **17-25840-VFP**

<b>6. Bankruptcy clerk's office</b>	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 973-645-4764  Date: 11/12/21
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>. (800) 676-6856</p>		
<b>7. Meeting of creditors</b>	<b>December 3, 2021 at 11:00 AM</b>	Location:
<p><b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p><b>Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.</b></p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 2/1/22</b>
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul> <p><b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b></p>		
<hr/>		
<p><b>Deadline to object to exemptions:</b></p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p><b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors</p>		
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

In re:  
Johnny Sanchez  
Debtor

Case No. 17-25840-VFP  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Nov 12, 2021

User: admin  
Form ID: 309A

Page 1 of 3  
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 14, 2021:

Recip ID	Recipient Name and Address
db	+ Johnny Sanchez, 629 Meadow Street, Roselle, NJ 07203-1513
aty	+ Mark Goldman, Goldman & Beslow, LLC, 7 Glenwood Ave Ste 311B, East Orange, NJ 07017-1064
516983676	Bergen County Probation, Child Support Enforcement, 133 River Street, Hackensack, NJ 07601-7196
516983683	First Premier Bank, 601 S Minneaplois Ave, Dious FDalls, SD 57104
516983695	+ State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269, Trenton, NJ 08602-0269
517130621	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: yrodriguez@goldmanlaw.org	Nov 12 2021 22:03:00	David G. Beslow, Goldman & Beslow, LLC, 7 Glenwood Avenue, Suite 311B, East Orange, NJ 07017
tr	EDI: BJTTESTA	Nov 13 2021 02:48:00	Jeffrey Thomas Testa, McCarter & English, LLP, McCarter & English, Four Gateway Center, 100 Mulberry Street, Newark, NJ 07102
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 12 2021 22:04:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 12 2021 22:04:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517112640	EDI: ATLASACQU	Nov 13 2021 02:48:00	Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601
516983677	EDI: BANKAMER.COM	Nov 13 2021 02:48:00	Bk Of Amer, Po Box 982238, El Paso, TX 79998
516983678	+ Email/Text: bankruptcy@nationalcreditsystems.com	Nov 12 2021 22:03:00	Branch Brook Gardens, c/o National Credit Systems, PO Box 312125, Atlanta, GA 31131-2125
516983680	EDI: CAPITALONE.COM	Nov 13 2021 02:58:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
516983679	+ EDI: CAPITALONE.COM	Nov 13 2021 02:58:00	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
517110456	EDI: CAPITALONE.COM	Nov 13 2021 02:58:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516983681	+ EDI: BLUESTEM	Nov 13 2021 02:58:00	Fingerhut, 6250 Ridgewood Rd, St Cloud, MN 56303-0820
516983682	+ EDI: BLUESTEM	Nov 13 2021 02:58:00	Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
516983685	+ EDI: AMINFOFP.COM	Nov 13 2021 02:58:00	First Premier Bank, 601 S Minnesota Ave, Sioux

District/off: 0312-2

User: admin

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516983687	EDI: IRS.COM	Nov 13 2021 02:58:00	Falls, SD 57104-4868 Internal Revenue Service, P.O. Box 21126, Philadelphia, PA 19114-0326
517188301	Email/PDF: resurgentbknotifications@resurgent.com	Nov 12 2021 22:05:49	LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services,, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516983688	+ EDI: MID8.COM	Nov 13 2021 02:58:00	Midland Credit Management, 8875 Aero Drive, Ste. 200, San Diego, CA 92123-2255
516983689	EDI: MID8.COM	Nov 13 2021 02:58:00	Midland Credit Management LLC, PO Box 60578, Los Angeles, CA 90060-0578
516983690	+ EDI: MID8.COM	Nov 13 2021 02:58:00	Midland Credit Management LLC, PO Box 2011, Warren, MI 48090-2011
516983691	+ EDI: MID8.COM	Nov 13 2021 02:58:00	Midland Funding, 8875 Aero Dr, San Diego, CA 92123-2255
516983693	Email/Text: bankruptcypgl@plaingreenloans.com	Nov 12 2021 22:04:00	Plain Green Loans, 93 Mack Road Suite 600, Box Elder, MT 59521
516983692	+ Email/Text: bankruptcypgl@plaingreenloans.com	Nov 12 2021 22:04:00	Plain Green Loans, 93 Mack Rd Ste 600, Po Box 270, Box Elder, MT 59521-0270
516983694	+ EDI: JEFFERSONCAP.COM	Nov 13 2021 02:58:00	Premier Bank, c/o Jefferson Capital Systems, PO Box 7999, Saint Cloud, MN 56302-7999
517142330	+ EDI: JEFFERSONCAP.COM	Nov 13 2021 02:58:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
516983696	+ EDI: RMSC.COM	Nov 13 2021 02:48:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
516983697	+ EDI: RMSC.COM	Nov 13 2021 02:48:00	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
516983700	EDI: TFSR.COM	Nov 13 2021 02:58:00	Toyota Motor Credit Co, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054
516983698	EDI: TFSR.COM	Nov 13 2021 02:58:00	Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408
TOTAL: 27			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517221612	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court:, Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601
516983684	*	First Premier Bank, 601 S Minneaplois Ave, Dious FDalls, SD 57104
516983686	*+	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
516983701	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court:, Toyota Motor Credit Co, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054
516983699	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court:, Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0312-2

User: admin

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Date Rcvd: Nov 12, 2021

Form ID: 309A

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**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 14, 2021

Signature: /s/Joseph Speetjens